

Information to identify the case:

Debtor 1	<u>Joseph H Samo</u>	Social Security number or ITIN	xxx-xx-6489
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>April M Samo</u>	Social Security number or ITIN	xxx-xx-2290
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-70743-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joseph H Samo

April M Samo

1/24/18

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Joseph H Samo
 April M Samo
 Debtors

Case No. 17-70743-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 18

Date Rcvd: Jan 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2018.

db/jdb	+Joseph H Samo, April M Samo, 137 Blawn Street, Johnstown, PA 15906-1854
14708534	+Ameriserv Financial Collections, 216 Franklin Street, 6th Floor, Suite 608, P.O. Box 520, Johnstown, PA 15907-0520
14708536	+Best Buy Credit Services, P.O. Box 9001007, Louisville, KY 40290-1007
14708538	+Comenity-Bosco's, P.O. Box 659622, San Antonio, TX 78265-9622
14708539	+Conemaugh Memorial Medical Center, 1086 Franklin Street, Johnstown, PA 15905-4305
14708540	+Conemaugh Memorial Medical Center, Attn: Patient Accounting, 1086 Franklin Street, Johnstown, PA 15905-4305
14708541	+Conemaugh Physician Group, 1086 Franklin Street, Johnstown, PA 15905-4398
14708543	+Sears Credit Cards, P.O. Box 9001055, Louisville, KY 40290-1055
14708544	+Sears Credit Cards, P.O. Box 9001065, Louisville, KY 40290-1065

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

smg	+EDI: QJRWALSH.COM Jan 25 2018 02:48:00 James R. Walsh, Spence, Custer, Saylor, Wolfe & Rose, LLC, 1067 Menoher Boulevard, Johnstown, PA 15905-2545
	E-mail/Text: RVSVBICNOTICE1@state.pa.us Jan 25 2018 03:04:35 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14708535	EDI: BANKAMER.COM Jan 25 2018 02:48:00 Bank of America, P.O. Box 15019, Wilmington, DE 19886
14708537	+EDI: WFNNB.COM Jan 25 2018 02:48:00 Comenity-Bon Ton, P.O. Box 659813, San Antonio, TX 78265-9113
14708542	+E-mail/Text: BKRMailOPS@weltman.com Jan 25 2018 03:04:11 Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600
14709507	+EDI: PRA.COM Jan 25 2018 02:48:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14708545	+EDI: RMSC.COM Jan 25 2018 02:48:00 Synchrony Bank/JC Penny, P.O. Box 960090, Orlando, FL 32896-0090
14708546	+EDI: RMSC.COM Jan 25 2018 02:48:00 Synchrony Bank/Lowes, P.O. Box 530914, Atlanta, GA 30353-0914
14708547	+EDI: CHASE.COM Jan 25 2018 02:48:00 Toys R Us/Babies R Us, Cardmember Service, P.O. Box 15153, Wilmington, DE 19886-5153

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	BANK OF AMERICA, N.A.
cr*	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
 James R. Walsh jwalsh@spencecuster.com,
 trustee@spencecuster.com; kpetak@spencecuster.com; rsnyder@spencecuster.com; skosis@spencecuster.com
 ;mskunta@spencecuster.com; jwalsh@ecf.epiqsystems.com; gbivens@spencecuster.com
 Kenneth P. Seitz on behalf of Debtor Joseph H Samo thedebterasers@aol.com
 Kenneth P. Seitz on behalf of Joint Debtor April M Samo thedebterasers@aol.com
 Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov

TOTAL: 5